IN THE CLAIMS:

Please cancel claims 1-46 and add new claims 47-71 as follows:

47.   (New) A method of accumulating and spending, the method comprising the steps of

registering plural users to accumulate and spend

providing a database of identifiers of the registered users and a parameter assigned to

each registered user in the database corresponding to a spendable amount

assigning an initial value to the parameter for a given registered user, the given user

having a client device

in response to the client device of the given registered user performing a first predefined

on-line action, increasing the value of the parameter assigned to the given registered user by a

first predefined amount.

48.   (New) The method of accumulating and spending of claim 47, further comprising the

step of, in response to the client device of the given registered user performing a second

predefined on-line action, increasing the value of the parameter assigned to the given registered

user by a second predefined amount, wherein the first predefined amount is different than the

first predefined amount.

49.   (New) The method of accumulating and spending of claim 47 wherein the predefined on-

line action comprises displaying a particular on-line advertisement.

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50. (New) The method of accumulating and spending of claim 47 wherein the predefined on-line action comprises responding to the display of a particular on-line advertisement.

51. (New) The method of accumulating and spending of claim 47 wherein the predefined on-line action comprises displaying a particular on-line message.

52. (New) The method of accumulating and spending of claim 47 wherein the initial value of the parameter is greater than zero.

53. (New) The method of accumulating and spending of claim 47 further comprising the steps of

receiving an order receipt response from an on-line merchant for an on-line purchase by the given registered user, the order receipt response including an amount needed to pay for the on-line purchase

querying the database to determine the value of the parameter assigned to the given registered user

if the assigned value is at least as much as the needed amount, then transmitting a payment acceptance response to thereby approve the purchase authorization request from the on-line merchant

subtracting the needed amount from the value of the parameter assigned to the given

registered user.

54.   (New) The method of accumulating and spending of claim 53, further comprising:

storing in the database information about a credit card account of the registered user, the

information including a credit card number and credit card expiration date

wherein if the assigned value is less than the needed amount, then using a conversion of

the parameter to an actual currency to charge the credit card account of the given registered user

an amount of actual currency equal to the difference between the assigned value of the parameter

and the needed amount.

55.   (New) The method of accumulating and spending of claim 53, further comprising

storing in the database information about a bank account of the registered user, the

information including an account number

wherein if the assigned value is less than the needed amount, then using a conversion of

the parameter to an actual currency to transfer from the bank account of the given registered user

an amount of actual currency equal to the difference between the assigned value of the parameter

and the needed amount.

56.   (New) A method of making an online purchase by a given registered user wherein a

database stores identifiers of registered users and a value of a parameter assigned to each

registered user, and wherein the given user has a client device, the method comprising the steps of

receiving an order receipt response from an on-line merchant for an on-line purchase by the given registered user, the order receipt response including an amount needed to pay for the on-line purchase

querying the database to determine the value of the parameter assigned to the given registered user

if the assigned value is at least as much as the needed amount, then transmitting a payment acceptance response to thereby approve the purchase authorization request from the on-line merchant

subtracting the needed amount from the value of the parameter assigned to the given registered user.

57.   (New) The method of making an on-line purchase by a given user of claim 56, further comprising:

storing in the database information about a credit card account of the registered user, the information including a credit card number and credit card expiration date

wherein if the assigned value of the parameter is less than the needed amount, then using a conversion of the parameter to an actual currency to charge the credit card account of the given registered user an amount of actual currency equal to the difference between the assigned value of the parameter and the needed amount.

58. (New) The method of making an on-line purchase by a given user of claim 56, further comprising

storing in the database information about a bank account of the registered user, the information including an account number

wherein if the assigned value of the parameter is less than the needed amount, then using a conversion of the parameter to an actual currency to transfer from the bank account of the given registered user an amount of actual currency equal to the difference between the assigned value of the parameter and the needed amount.

59. (New) The method of making an on-line purchase by a given user of claim 56, further comprising, in response to the client device of the given registered user performing a first predefined on-line action, increasing the value of the parameter assigned to the given registered user by a first predefined amount.

60. (New) The method of making an on-line purchase by a given user of claim 59, further comprising the step of, in response to the client device of the given registered user performing a second predefined on-line action, increasing the value of the parameter assigned to the given registered user by a second predefined amount, wherein the first predefined amount is different than the first predefined amount.

61. (New) The method of making an on-line purchase by a given user of claim 59 wherein the predefined on-line action comprises displaying a particular on-line advertisement.

62. (New) The method of making an on-line purchase by a given user of claim 59 wherein the predefined on-line action comprises the user using the client device to respond to the display of a particular on-line advertisement.

63. (New) The method of making an on-line purchase by a given user of claim 59 wherein the predefined on-line action comprises displaying a particular on-line message.

64. (New) A system for making an on-line purchase using a parameter by a given registered user comprising

a database storing identifiers of registered users and values of the parameter assigned to registered users

means for receiving an order receipt response from an on-line merchant for an on-line purchase by the given registered user, the order receipt response including a cost amount for the on-line purchase

means for querying the database to determine the value amount of the parameter assigned to the given registered user

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means for, if the assigned value is at least as much as the cost amount, then transmitting a payment acceptance response to thereby approve the purchase authorization request from the on-line merchant

means for subtracting the cost amount from the value of the parameter assigned to the given registered user.

65. (New)   The system for making an on-line purchase using a parameter by a given user of claim 64, further comprising

means for storing in the database information about a credit card account of the registered user, the information including a credit card number

wherein the means for subtracting comprises means for, if the assigned value of the parameter is less than the cost amount, then using a conversion to charge the credit card account of the given registered user an amount of actual currency equal to the difference between the assigned value and the cost amount.

66. (New)   The system for making an on-line purchase using a parameter by a given user of claim 64, further comprising

means for storing in the database information about a bank account of the registered user, the information including an account number

wherein the means for subtracting comprises means for, if the assigned value of the parameter is less than the needed amount, then using a conversion of the artificial medium of

exchange to an actual currency to transfer from the bank account of the given registered user an amount of actual currency equal to the difference between the assigned value and the cost amount.

67. (New)   The system for making an on-line purchase using a parameter by a given user of claim 64, further comprising, means for, in response to the client device of the given registered user performing a first predefined on-line action, increasing the value of the parameter assigned to the given registered user by a first predefined amount.

68. (New)   The system for making an on-line purchase using a parameter by a given user of claim 67, further comprising, means for, in response to the client device of the given registered user performing a second predefined on-line action, increasing the value of the parameter assigned to the given registered user by a second predefined amount, wherein the first predefined amount is different than the first predefined amount.

69. (New)   The system for making an on-line purchase using a parameter by a given user of claim 67 wherein the predefined on-line action comprises displaying a particular on-line advertisement.

70. (New)   The system for making an on-line purchase using a parameter by a given user of claim 67 wherein the predefined on-line action comprises the user using the client device to respond to the display of a particular on-line advertisement.

71. (New)   The system for making an on-line purchase using a parameter by a given user of claim 67 wherein the predefined on-line action comprises displaying a particular on-line message.